

WAQF & LEGACY DONATION FORM

Section A*: Personal Details

Full Names: Dr/Mr/Mrs/Miss/Ms
 Address:
 Postcode:
 Telephone: Mobile:
 E-Mail: Date of Birth (optional):

Section B*: Donation Form

I would like to make a contribution towards:

<input type="checkbox"/>	General Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Education Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Emergency Relief Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Health Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Income Generation Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Orphans Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Qurbani Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Water Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Waqf Support Fund	(Any Amount)	= £
	TOTAL		= £

If this gift is on behalf of a loved one, please give their name

Section C*: Payment Options

I enclose a **cheque** / **postal order** for £ payable to 'Islamic Relief'

Please deduct a total of £ from my **credit** / **debit** card below:

Card no:

Expiry Date / Start Date / Issue No.

I would like to make **regular payments*** of £ each month until further notice
 *Waqf share(s) (minimum £40 per month) Waqf Support Fund (minimum £5 per month)

My Account Number Sort Code / /

Starting on (date)..... Signature.....

To: The Manager (Bank Name).....

Bank Address

OFFICE USE ONLY
 To Barclays Bank plc, Colmore Row Business Centre, Birmingham B3 2BY (20-07-71),
 a/c 10966177, quoting our reference:

Please complete sections 'D' & 'E' overleaf if relevant

CASE FOCUS: HEALTH WAQF PROVIDING DAILY HOT MEALS IN CHECHNYA

The conflict in Chechnya has deprived thousands of children of a normal childhood. Growing up with war and insecurity, their lives have been marked by poverty and turmoil. Instead of running from classroom to playground they seek refuge in makeshift homes and worry about where their next meal will come from.

Poor general health is common in Chechen children, usually caused by an absence of nutritious food in their diet. Few can afford to eat three meals a day and as a result, suffer from a variety of health problems, some of which directly affect their academic performance.

To help tackle this problem, Islamic Relief distributes free hot meals to over 50,000 school children in two Chechen districts – Grozny Rural Area and Gudermessky. The meals are provided through schools and kindergartens to encourage attendance and aid concentration throughout the day. Children in over 150 schools receive a freshly cooked hot porridge meal and high energy biscuits fortified with essential nutrients.



In 2006, profits generated from Health Waqf were used to help supplement this programme, one which Islamic Relief has successfully been running in association with the World Food Programme (WFP) since 1991.

The charitable legacy that lives on... even when you're gone



MEET SEDA

My name is Seda and I'm eight. I live in Dolinskoye village with my mum, dad and three brothers. My mum is ill with Hepatitis and I have problems with my eyesight. Things are difficult in our house. There is no running water so we have to get it from a well. Often the electricity doesn't work and we have to use candles. It wasn't like this before the war. Life was much better then.



Islamic Relief helps us by giving us hot food at school every day. I hope things will get better for us. I'm scared to think what will happen if it gets worse. I dream of a happy future for me and my family. I hope there will never be a war in the world. Then all the people will be happy.

To make a Waqf donation today...

Call: 0800 520 0000
 Visit: www.islamic-relief.org.uk or
 Write to: Islamic Relief, Freepost
 NAT14023, Birmingham B8 1BR

ISLAMIC RELIEF'S WAQF FUTURE FUND



WHAT IS WAQF?

Waqf (pl. Awqaf) is a form of Sadaqah Jariya (ongoing charity) in which a donated gift is used to bring a return. Waqf is similar to the general concept of 'charitable trust' or 'endowment' but in the Islamic tradition, it is also considered a noble act that reaps great spiritual rewards even after the donor passes away.

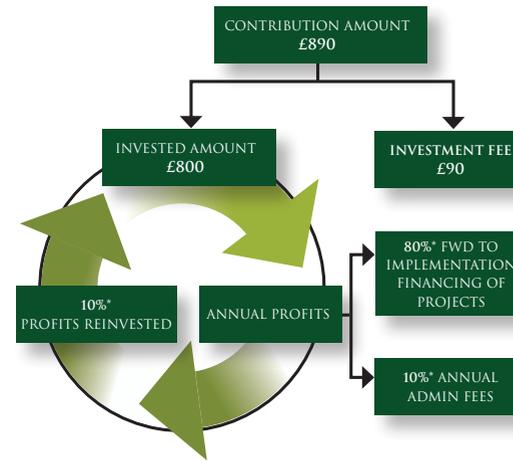
Waqf donations can take many forms – buildings, land, money, or other items gifted to charity. The initial donation is preserved and the profit it generates is given to charity.

The Prophet Muhammad (pbuh) regarded Waqf as one of the best forms of charity because of the continuous blessings it brings. He himself is known to have made many Awqaf and encouraged his companions and those around him to do the same.

WAQF IN HISTORY

Since the time of the Prophet (pbuh), Waqf generally took the form of a donated property or an institution to help others. For example, houses were converted to inns for travellers, waterways were built to bring water to villages, hospitals were built to provide free medical treatment, schools were built to provide free education, and kitchens were established to feed the poor.

THE WAQF INVESTMENT CYCLE



* These percentages are approximates and are subject to change in the best interest of the scheme and its beneficiaries.



Qurbani meat distribution in south India

ISLAMIC RELIEF'S WAQF FUTURE FUND

Guided by the illustrious record of Waqf in Islamic civilization, Islamic Relief started its Waqf programme in 2000, and has a designated department that arranges for donations to be invested in accordance with the principles of Islamic law.

Donors are invited to make a donation either by purchasing a Waqf share or contributing towards the Waqf Support Fund. The donation is preserved through investment and the annual profit that it makes is then used to help the needy through various emergency and development projects.

Waqf Water helps provide clean and drinkable water in Niger



HOW TO GET INVOLVED

- Choose which Waqf category you wish to support (see section B of donation form at the end of this booklet for options).
- Select number of shares you wish to purchase.
- Decide on method of payment. Remember you have the option of paying in full or monthly instalments.
- Once we receive full payment, you will be sent a receipt followed shortly by a Waqf deed.
- You will also be sent an annual implementation report to let you know how your shares are performing and to advise you on project implementation.

EVEN THE SMALLEST GIFT CAN HAVE A LASTING IMPACT!

If you can't afford to purchase a full share (cost £890*), you have the option of donating to the Waqf Support Fund, where money is pooled together to support the whole scheme and is invested in projects where the need is greatest.

* Share price (Waqf capital) is £800 and investment fee is £90

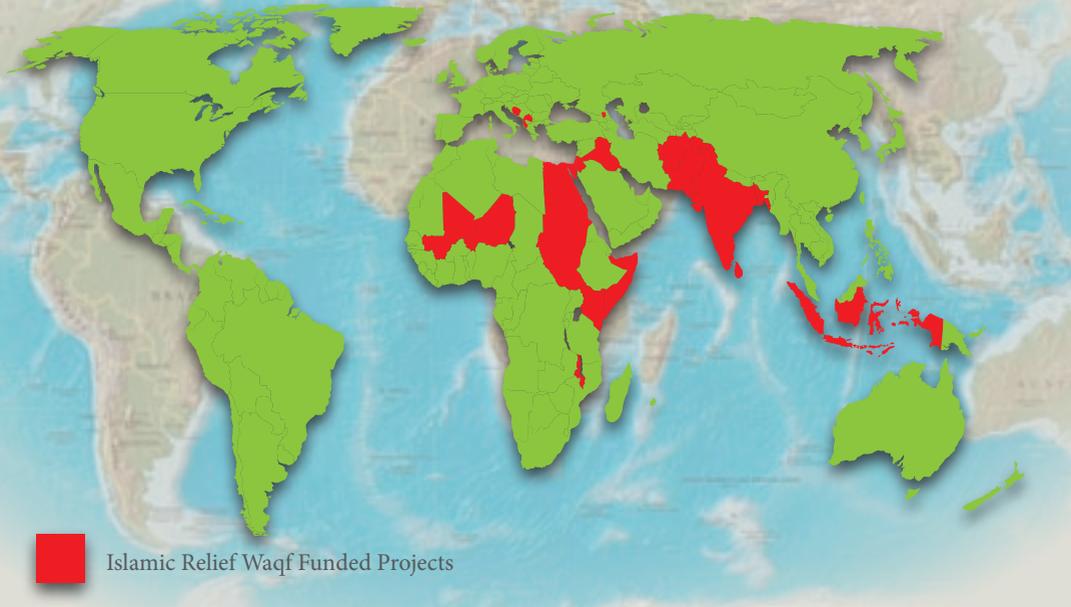
For more information about Islamic Relief's Waqf Future Fund visit our website on:

www.islamic-relief.org.uk

or telephone our donations hotline on:
0800 520 0000

WAQF PROJECT IMPLEMENTATION

Afghanistan	India	Kosovo	Somalia
Albania	Indonesia	Mali	Sri Lanka
Bangladesh	Iraq	Malawi	Sudan
Bosnia	Jordan	Niger	
Chechnya	Kashmir	Pakistan	
Egypt	Kenya	Palestine	



A WAQF GIFT FOR YOUR DECEASED RELATIVE

Nothing continues to benefit the deceased more than an ongoing charity, a pious child who prays for them or knowledge that continues to benefit others.

At a time of great sorrow what better way to pay tribute to your loved one than to make a charitable donation on their behalf.

A charitable Waqf to Islamic Relief on behalf of your loved one(s) is one of the most positive ways to remember the deceased. Your donation will be used to support our ongoing charitable Waqf projects, which may for example provide orphans with education facilities or help to ensure that the neediest communities are given access to clean drinking water.

To make a Waqf tribute gift on behalf of your loved one call our donations hotline on **0800 520 0000** or complete and return the reply form at the back of this leaflet.

'A man approached the Prophet (pbuh) and said:

"My mother died suddenly, and I think if she had spoken [before dying] she would have given something in charity. If I give charity on her behalf, will she get the reward?"

He [the Prophet] replied
"Yes".

Hadith Narrated by Al-Bukhari

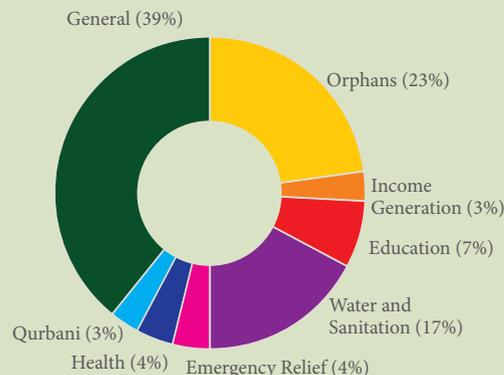
Mansuri Masouleum and Minaret
(Image courtesy of Doris Behrems-Abouseif)



DID YOU KNOW?

With the generous support of the donor community, Islamic Relief has been able to implement over 37 projects in 21 countries worldwide. Since the scheme began in 2000, returns generated from Waqf donations have more than quadrupled in size ensuring that year on year an increasing number of people continue to benefit from this ongoing charity.

DISTRIBUTION OF WAQF PROFITS (2002 - 2006)



DID YOU KNOW?

Mansuri Hospital built in 1248AD by Sultan Mansur Qalawun in Cairo was financed by Awqaf. Converted from a palace into one of the largest hospitals ever built, it treated over 4,000 patients daily, regardless of social status, creed or religion. Treatment was free and following the tenets of the Waqf document, no one was ever turned away and no limit was given to how long patients could stay. Today the hospital is undergoing renovation and is used for ophthalmology.

A WAQF IN YOUR WILL

Leaving a Will is an important religious duty for those living in a country where Islamic Shari'a is not recognised.

Making a Will is the best way of ensuring your family and loved ones are cared for in the event of your death in the way that you would wish. But this isn't the only benefit – a Will gives you the opportunity to remember charitable causes you most care about.

Leaving a legacy to Islamic Relief is one of the best ways to support our future work.

Your gift no matter what its size* will be invested in one of our many Waqf projects - ensuring that it can have a lasting impact on its beneficiaries.

The Prophet (pbuh) said:

“It is the duty of a Muslim who has anything to bequeath not to let two nights pass without writing a Will about it”

Hadith Narrated by
Al-Bukhari

A STEP BY STEP GUIDE TO MAKING AN ISLAMIC WILL

1. VALUE YOUR ASSETS

Before making a Will it is a good idea to make a list of everything that you own. This is known as your 'estate' and includes your home and its contents, your car and your savings – less your debts, such as unpaid dowry (*mahr*) and *Zakah*. A form on page 11 can be used to work this out. If the value of your assets is already or likely to be more than £600,000, you will need to consider Inheritance Tax avoidance strategies and seek professional advice.

2. DO YOU NEED A SOLICITOR?

It is possible to make your own Will, but because it is a legal document, you are strongly recommended to seek professional advice, especially if you wish to make several specific bequests or if your financial and property affairs are complicated.

Remember: for your Will to be valid, the basic requirements of UK domestic law must be satisfied:

- You must be at least 18 years old;
- You must be of sound mind;
- Your Will must be in writing;
- You must identify yourself as the author of the Will;
- You should state that it is your last Will – and that any previous Wills and Codicils are revoked;
- The Will must be dated and signed by you in the presence of and attested by two witnesses who are neither a spouse nor a beneficiary under the Will.

DID YOU KNOW?

A man named Mukhariq bequeathed in his Will, seven orchards in Medina to be given to the Prophet Muhammad (pbuh). After Mukhariq's death, the Prophet took hold of the orchards and made them a charitable Waqf for the poor and needy.



Healthcare Waqf used to provide free milk to preschoolers in Palestine



* In an Islamic Will you are only permitted to leave a maximum of 1/3 of your net estate to parties not entitled to inherit. This includes any charitable donations that you may wish to make.



Access to clean drinking water in the drought stricken region of Kharan, Pakistan

3. DECIDE ON YOUR FUNERAL AND BURIAL ARRANGEMENTS

You should specify in your Will that you would like your funeral and burial rites to be carried out in accordance with the practices of Islam. These include:

- not having your dead body subjected to a routine post mortem examination because the Prophet Muhammad (pbuh) said, “Breaking a dead man’s bone is like breaking it when he is alive.” (Sunan of Imam Abu Dawud)
- having your body released for burial immediately after death;
- having a Muslim burial;
- advising where and how your body is to be buried;
- if you do not wish for any of your organs to be used for medical research or organ replacement operations, then say so.

4. DECIDE WHAT TO LEAVE TO WHOM

After the payment of any taxes, debts, and funeral and administration expenses, **up to a maximum of one third of your estate can be left to whomever you wish** – this may include friends and family not entitled to inherit under Shari’a, as well as charities.

You will need to specify that the remainder of the estate (which will amount to a minimum of two thirds) is to be distributed in fixed shares amongst your legal heirs in accordance with whichever *madhhab* you follow.

Should you decide to leave a gift to an individual, organization or charity who would not normally be entitled to inherit under Shari’a, there are three types of legacies which you can make:

- **Specific Legacy** - gifts of specific items such as a piece of jewellery.
- **Pecuniary Legacy** - gifts of a fixed amount of money. For example, £5,000.
- **Residuary Legacy** - the ‘residue’ or remainder of your estate. Under Islamic law this will amount to a maximum of one-third of your entire estate (after the deduction of all debts, funeral and other testamentary expenses).

5. CHOOSE YOUR EXECUTOR(S) WISELY

You will need to choose up to four people to carry out the wishes expressed in your Will. Executors can also be beneficiaries in your Will. If you are choosing friends or relatives, make sure they are willing to accept what can be a lengthy and time consuming responsibility. If you are choosing lawyers, remember that they will probably expect to be paid for their services from your estate.

If your executors do not know how to calculate the Qur’anic shares, they can either find an ‘alim who has this knowledge to assist them, or they can use the software at www.islamicsoftware.org/irth.html which does the calculation for you.

This software is also useful if you would like to know, “*Who would inherit what, if I were to die tomorrow?*”

6. CHOOSE A GUARDIAN FOR CHILDREN

If it is possible that you may have children under the age of 18 when you die, you should appoint a guardian to look after them in the unlikely event of both you and your spouse dying while they are still minors. This point is particularly significant for those who have non-Muslim relatives and want their children to be brought up as Muslims.

7. CHOOSE YOUR WITNESSES

Ideally, choose two trustworthy witnesses to the signing of your Will.

Remember: anyone who will benefit from your Will cannot be taken as a witness. If this does happen, he or she will not be permitted to inherit from you.

8. KEEP YOUR WILL SAFE

Once you have made your Will and it has been signed and witnessed, store it in a safe place or with your solicitor or a trustworthy relative or friend. Make sure that your executor(s) are informed where the original Will is being kept and keep a photocopy for your own records.



Emergency food distribution in drought stricken Malawi.

HOW TO LEAVE A GIFT IN YOUR WILL

Should you decide to leave a gift to charity in your Will - whether it be a portion of your estate, a fixed sum of money or a specific item - you will need to ensure that the value of the gift does not amount to **more than one-third of your estate** after the payment of debts, funeral and other expenses.

The suggested wording given below can be used if you decide to include a charity in your Will (Islamic Relief is used in the example given):

TO LEAVE A PORTION OF YOUR ESTATE (RESIDUAL LEGACY)

“After the payment of debts, funeral and other expenses, I give to Islamic Relief, Unit 40, Uplands Business Park, London, E17 5QJ (Registered Charity No: 328158), *a portion of (enter fraction)* of my estate (free of all taxes) to be used for charitable purposes by Islamic Relief. I further direct that the receipt of the Treasurer or other authorised officer of Islamic Relief will be sufficient discharge to my executors.”

TO LEAVE A FIXED SUM OF MONEY (PECUNIARY LEGACY)

“After the payment of debts, funeral and other expenses, I give to Islamic Relief, Unit 40, Uplands Business Park, London, E17 5QJ (Registered Charity No: 328158), the sum of *(enter amount)* (free of all taxes) to be used for charitable purposes by Islamic Relief. I further direct that the receipt of the Treasurer or other authorised officer of Islamic Relief shall be sufficient discharge to my executors.”

TO LEAVE A VALUABLE GIFT (SPECIFIC BEQUEST)

“After the payment of debts, funeral and other expenses, I give to Islamic Relief, Unit 40, Uplands Business Park, London, E17 5QJ (Registered Charity No: 328158) my *(name gift)* to be used for charitable purposes by Islamic Relief. I further direct that the receipt of the Treasurer or other authorised officer of Islamic Relief shall be sufficient discharge to my executors.”

Remember, if you have already made a Will, you can still include a charity by adding a Codicil, which can be drawn up by your solicitor.

Like a Will, the Codicil is a legal document that allows alterations to be made to an existing will. In order to be valid it needs to be signed in the presence of two witnesses.

If you intend to leave a gift in your Will to Islamic Relief, please complete sections ‘A’ and ‘E’ of the pledge form attached.

HOW TO VALUE YOUR ESTATE

ASSETS

Property and Possessions	Value £
Home	
Other Property	
Household Contents	
Jewellery	
Motor Vehicle(s)	
Other Valuable Items	
Financial Assets	
Bank Account (s)	
Building Society Accounts(s)	
Investments/ Stocks and Shares	
National Savings	
Business Assets	
Other Financial Assets	
Total Assets	

LIABILITIES

	Value £
Outstanding Mortgage	
Other Loans	
Overdraft(s)	
Credit Card Debts	
Unpaid <i>Zakah</i>	
Unpaid Dowry (<i>mahr</i>)	
Any Other Debts	
Total Liabilities	

Estimated Value of Estate

Total Assets less (-) Total Liabilities
= Estimated Value of Estate

£

WAQF PROJECT IMPLEMENTATION (2002 - 2006)

EDUCATION

YEAR	WAQF PROJECT IMPLEMENTATION	LOCATION
2002	Rehabilitation of Primary Education Infrastructure in Kandahar	Afghanistan
2003	Vocational Training for Employment Services	Bangladesh
2004	Rehabilitation of Schools	Iraq
2005	Community Training Centre	Albania
2006	Vocational Training	Sri Lanka

EMERGENCY RELIEF

YEAR	WAQF PROJECT IMPLEMENTATION	LOCATION
2002	Food Distribution	Palestine
2003	Food Distribution	Iraq
2004	West Darfur Emergency Response	Sudan
2005	Tsunami response	Indonesia
2006	Malawi Food Emergency	Malawi

GENERAL

YEAR	WAQF PROJECT IMPLEMENTATION	LOCATION
2002	Income Generation: Interest Free Loans	Bosnia
2003	Health: Early Intervention	Egypt
2004	Emergency & Relief: West Darfur Emergency Response	Sudan
2005	Integrated Community Development: Child Friendly Villages	Mali
2006	Education: Haji Shamia School	Albania

HEALTH

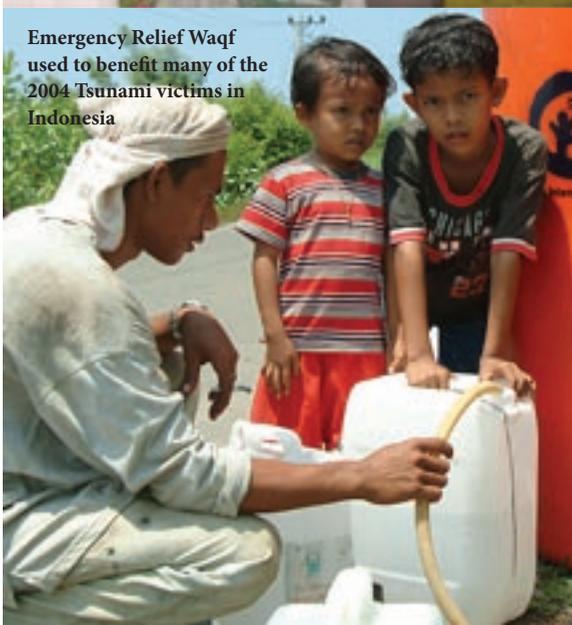
YEAR	WAQF PROJECT IMPLEMENTATION	LOCATION
2002	Integrated Care Programme for Traumatized Children	Palestine
2003	Mother and Child Health Programme	Sudan
2004	Action Against Lenticular Opacity (i.e. cataract operations)	Bangladesh
2005	Milk for Pre-schoolers Nutrition Programme	Palestine
2006	School Feeding Project	Chechnya



Health Waqf supports an early intervention centre project in Egypt



One of many Waqf funded small scale projects in Pakistan



Emergency Relief Waqf used to benefit many of the 2004 Tsunami victims in Indonesia

INCOME GENERATION

YEAR	WAQF PROJECT IMPLEMENTATION	LOCATION
2004	Interest Free Loans	Kosova
2005	Small Scale Enterprise Development	Pakistan
2006	Microcredit Programme	Bosnia

ORPHANS

YEAR	WAQF PROJECT IMPLEMENTATION	LOCATION
2002	Orphan Home's Reconstruction	Bosnia
2003	Orphanage Expansion	Kenya
2004	Orphan's Computing Training Centre	Jordan
2005	Legal Aid for Widows	Pakistan
2006	Summer Camp for Orphans	Palestine

QURBANI

YEAR	WAQF PROJECT IMPLEMENTATION	LOCATION
2002	Canned Meat Distribution	Somalia
2003	Canned Meat Distribution	Palestine
2004	Fresh Meat Distribution	Kashmir
2005	Fresh Meat Distribution	Sudan
2006	Meat Distribution	South India

WATER

YEAR	WAQF PROJECT IMPLEMENTATION	LOCATION
2002	Kharan Water Project	Pakistan
2003	Water Sanitation and Wells Project	Sudan
2004	Water and Sanitation	Indonesia
2005	Water Supply System	Iraq
2006	Water and Environmental Sanitation Improvement	Niger

YOUR QUESTIONS ANSWERED

How can I participate in the Waqf Future Fund?

You can buy a Waqf share by completing and returning the form attached or contacting Islamic Relief directly on 0800 520 0000. You also have the option of making a Waqf donation online at www.islamic-relief.org.uk

How much will it cost to buy one share?

The total cost of one share in the Waqf Future Fund is £890. This can be paid in one lump sum or in several instalments. After an initial one-off investment fee of £90, the capital sum of £800 is invested according to Islamic guidelines.

Do I have to choose a particular type of category or can I leave it open?

This is entirely your decision; however we do encourage donors to take General Waqf shares for two reasons:

- The General Waqf allows you to reap the benefit of helping people in different ways through different projects.
- The General Waqf also gives us greater flexibility when it comes to helping those most in need.

How much return will there be on my share?

Low risk investments offer a high probability of return, with modest amounts of return. As our policy is low-risk investment, we avoid schemes which offer potentially higher returns as they also carry a higher risk of loss.

If you are promising an annual return, is this not the same as interest?

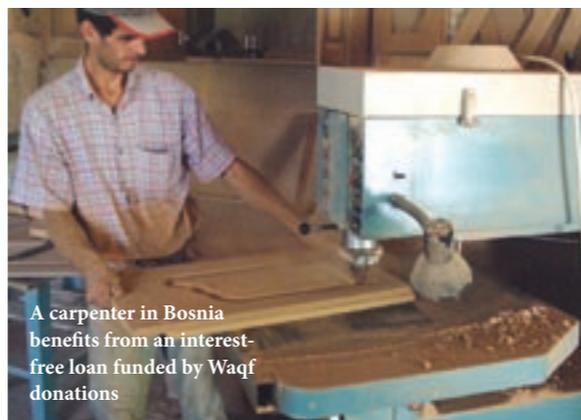
As we do not guarantee a return on the investment, we are not offering interest. Instead, we state that we expect a very high chance of return - not a 100% chance of return.

How often will Islamic Relief let us know about how the Waqf shares are performing?

We aim to send donors an annual report on how well their Waqf shares are performing. If you do not wish to receive an annual performance report please let us know in advance.

When will I receive my Waqf deed (legal documents of verification)?

Once you have made your Waqf payment in full, you will receive a welcome letter and receipt. The money will then be invested (on the first day of the following month or within eight weeks, depending on the time of month you complete your share), and you will be sent your Waqf deed, within a maximum of two months.



A carpenter in Bosnia benefits from an interest-free loan funded by Waqf donations



Villagers use an IR funded well in Sudan



Orphans Waqf used to fund one of many summer camps in Palestine

Will I receive a Waqf deed for each share I invest in?

You will receive a Waqf deed for each type of Waqf you invest in, rather than each share. For example, if you buy five shares in Healthcare Waqf then your single deed will state that you have invested in five shares in Healthcare Waqf.

If, however, you invest in five shares as follows; three for Orphans Waqf and two for Healthcare Waqf then you will receive two Waqf deeds, one orphans deed (stating three shares) and one healthcare deed (stating two shares).

Can I pay for my Waqf shares in instalments?

Yes. The best way to do this is by making regular contributions through your bank account. We recommend a minimum amount of £40 per month. This means that a Waqf share will be paid for in less than two years. You will receive a Waqf deed once the amount you pay reaches £890.

Can we give shares in Waqf on behalf of someone else?

A Waqf share is an ideal gift for parents, children, relatives and friends, as it brings benefits in this world and in the hereafter, insha'Allah (God-willing).

It is also possible to make a special gift for the deceased - especially parents and relatives. The Waqf deed will have the name of the person who has bought the Waqf share, and also the name of the person to whom the shares are attributed.

How can I include a Waqf in my Will?

After the payment of any debts, funeral expenses and administration costs related to the disposal of your estate, you are permitted to bequeath a maximum of 1/3 of your estate to parties not entitled to a fixed share. This will include any charitable donations you wish to make.

The best way of including a Waqf to Islamic Relief in your Will is to specify that a portion or percentage of your estate amounting to no more than 1/3 to be used on Waqf or ongoing charitable projects.

Is there a limit to the number of shares that I can invest in Waqf?

There is no upper limit to the number of shares you can invest in. One current UK Waqf donor has 53 Waqf shares under his name!

Can a group or an organisation buy shares in Waqf?

Yes, they are welcome to do so. Islamic Relief Waqf projects are not limited to individuals. Organisations, businesses, mosques, Islamic centres and even groups of friends have been getting together to buy Waqf shares.

DISLIKE COMPLETING FORMS?

PHONE OUR DONATIONS HOTLINE ON 0800 520 0000 AND OUR STAFF WILL COMPLETE IT FOR YOU.

Section D: Gift Aid Declaration – Increase your donations by 28%

I am a UK taxpayer and I would like Islamic Relief to reclaim tax on all donations that I have made this tax year and all my future donations:

Signed:

Date:

Please note that for your donation to qualify for tax relief, the amount of income tax you pay must at least equal the amount of tax you have paid. Please also note that all Gift Aid money will go towards Islamic Relief's General Fund.

giftaid it

Section E: Legacy Pledge Form (Sadaqah Jariya)

Letting us know whether you intend to remember Islamic Relief in your Will helps us plan our long term development projects.

Remember the pledge is in no way legally binding and will of course be treated in the strictest of confidence.

I have already included a legacy to Islamic Relief in my Will

I intend to leave a legacy to Islamic Relief

My gift will be:

A portion of my estate (not to exceed 1/3):

A specific sum of money:

A valuable gift:

DONATIONS

Islamic Relief
Freepost NAT 14023
Birmingham
B8 1BR

Tel: 0800 520 0000 /
0208 531 6752
www.islamic-relief.org.uk

UK HEAD OFFICE
Unit 40
Uplands Business Park
London
E17 5QJ

Tel: 0208 531 6752

REGIONAL BRANCHES

388 Coventry Road
Birmingham B10 0UF

47-51 Carlisle Road
Bradford BD8 8BE

115-117 Albert Drive
Pollockshields,
Glasgow G41 2SU

56 Chatsworth Street
Leicester LE2 0FP

156 Hoe Street
Walthamstow,
London E17 4QH

601c Stockport Road
Longsight,
Manchester M13 0RX



FCN: 328158
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